

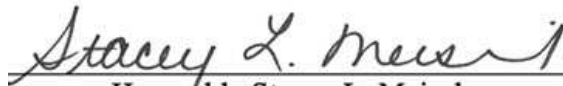


<b>UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY</b>	<b>Order Filed on October 19, 2018 by Clerk, U.S. Bankruptcy Court - District of New Jersey</b>
<b>Robertson, Anschutz &amp; Schneid, P.L.</b> 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 (561) 241-6901 Attorneys for Secured Creditor Reverse Mortgage Solutions, Inc.  Laura M. Egerman (LE-8250)	CASE NO.: 14-24333-SLM  CHAPTER 13  HEARING DATE:  JUDGE: STACEY L. MEISEL
<b>In Re:</b>  <b>MICHEL PIERRE,</b>  <b>Debtor.</b>	

**ORDER RESOLVING SECURED CREDITOR'S  
MOTION FOR RELIEF FROM THE AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2), is hereby ORDERED.

**DATED: October 19, 2018**

  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

Secured Creditor: Reverse Mortgage Solutions, Inc.

Debtor's Counsel: Herbert B. Raymond

Relief sought:

- ☒ Motion for relief from the automatic stay
- ☐ Motion to dismiss
- ☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

1. Debtor is overdue for post-petition property taxes and insurance in the amount of \$12,679.97.

3. Debtor filed a Modified Plan (Docket 48), and Schedules I and J (Docket 47) to reflect this capitalized amount as well as the feasibility thereof. The Modified Plan was confirmed October 3, 2018 (Docket 55).

4. In the event that the Debtor fails to make timely payments to the Chapter 13 Standing Trustee and/or to timely make tax payments within thirty (30) days of the date the payments are due and/or maintain insurance coverage and provide proof of same, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

5. Award of Attorneys' Fees: The Applicant is awarded attorney fees of \$350.00, and costs of \$181.00. The fees and costs are payable through the Chapter 13 plan.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Michel Pierre  
Debtor

Case No. 14-24333-SLM  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Oct 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2018.

db #+Michel Pierre, 78 Park Avenue, East Orange, NJ 07017-5246

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 21, 2018

Signature: /s/Joseph Speetjens

---

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Reverse Mortgage Solutions, Inc.  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Herbert B. Raymond on behalf of Debtor Michel Pierre bankruptcy123@comcast.net,  
jeff.raymond@comcast.net; raymondmail@comcast.net; carol-raymond@comcast.net; bankruptcyattorneys@comcast.net; herbertraymond@gmail.com; carbonell\_c@hotmail.com; kdelyon.raymond@gmail.com  
Joshua I. Goldman on behalf of Creditor Reverse Mortgage Solutions, Inc.  
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
Justin Plean on behalf of Creditor REVERSE MORTGAGE SOLUTIONS, INC bkyecf@rasflaw.com,  
bkyecf@rasflaw.com; ras@ecf.courtdrive.com  
Justin Plean on behalf of Creditor Reverse Mortgage Solutions, Inc. bkyecf@rasflaw.com,  
bkyecf@rasflaw.com; ras@ecf.courtdrive.com  
Laura M. Egerman on behalf of Creditor Reverse Mortgage Solutions, Inc. bkyecf@rasflaw.com,  
bkyecf@rasflaw.com; legerman@rasnj.com  
Marie-Ann Greenberg magecf@magtrustee.com

TOTAL: 7